



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 2155
Examiner: Benjamin R. Bruckart

In Re: Blake Earl Hayward
Case: P3953
Serial No.: 09/661,589
Filed: 9/14/2000
Subject: Network-Based Verification and Fraud-Prevention
System

To the Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Dear Sir:

Response D